

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK  
ALBANY DIVISION**

In re:

Greg Massengale  
Christina Massengale  
Debtor(s)

Case No. 16-12030

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Andrea E. Celli, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/08/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/26/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$22,512.00
Less amount refunded to debtor	\$19,686.69

**NET RECEIPTS:** **\$2,825.31**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,625.31
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,825.31**

Attorney fees paid and disclosed by debtor: \$1,800.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	6,307.54	NA	NA	0.00	0.00
BANK OF AMERICA, NA	Unsecured	NA	0.00	0.00	0.00	0.00
BRIAN FRETTO	Unsecured	1,614.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	NA	0.00	320.75	0.00	0.00
CHASE	Unsecured	1,105.00	NA	NA	0.00	0.00
CHASE	Unsecured	566.19	NA	NA	0.00	0.00
CHILD SUPPORT ENFORCEMENT	Unsecured	130.00	NA	NA	0.00	0.00
CITY OF TROY	Secured	NA	0.00	58,280.82	0.00	0.00
CITY OF TROY	Unsecured	14,000.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTIONS	Unsecured	252.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	8,508.00	0.00	8,508.20	0.00	0.00
DITECH FINANCIAL LLC	Secured	NA	0.00	900.00	0.00	0.00
DITECH FINANCIAL LLC	Secured	80,390.00	NA	NA	0.00	0.00
DITECH FINANCIAL LLC	Secured	NA	0.00	19,464.69	0.00	0.00
DITECH FINANCIAL LLC FKA GREEN	Secured	NA	0.00	57,209.38	0.00	0.00
ECMC	Unsecured	5,194.00	0.00	5,232.18	0.00	0.00
FED LOAN SERVICE	Unsecured	6,552.00	NA	NA	0.00	0.00
FED LOAN SERVICE	Unsecured	6,386.00	NA	NA	0.00	0.00
FED LOAN SERVICE	Unsecured	4,455.00	NA	NA	0.00	0.00
FED LOAN SERVICE	Unsecured	3,585.00	NA	NA	0.00	0.00
FED LOAN SERVICE	Unsecured	4,609.00	NA	NA	0.00	0.00
FED LOAN SERVICE	Unsecured	3,206.00	NA	NA	0.00	0.00
FED LOAN SERVICE	Unsecured	720.00	NA	NA	0.00	0.00
FED LOAN SERVICE	Unsecured	703.00	NA	NA	0.00	0.00
FIRST HORIZON HOME LOANS	Unsecured	54,896.00	NA	NA	0.00	0.00
GE MONEY BANK C/O WASHINGTON	Unsecured	578.45	NA	NA	0.00	0.00
JPMORGAN CHASE BANK, N.A.	Unsecured	52,000.00	NA	NA	0.00	0.00
KENT FUNDING	Unsecured	35,000.00	NA	NA	0.00	0.00
KENT FUNDING	Secured	21,000.00	NA	NA	0.00	0.00
LUIS WILLIAMS	Unsecured	785.00	NA	NA	0.00	0.00
MARY ATCHINSON	Unsecured	760.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MICHAEL BONESTEEL	Unsecured	1,020.00	NA	NA	0.00	0.00
NATIONAL GRID	Unsecured	11,000.00	NA	14,552.46	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	NA	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	NA	0.00	550.00	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	54,000.00	0.00	54,000.00	0.00	0.00
NATIONSTAR MORTGAGE LLC	Unsecured	NA	0.00	156,462.57	0.00	0.00
NATIONSTAR MTG.	Secured	NA	NA	NA	0.00	0.00
NBT BANK, NA	Unsecured	3,408.00	0.00	3,935.88	0.00	0.00
OVERTON, RUSSELL & DOERR	Unsecured	205.00	NA	NA	0.00	0.00
OVERTON, RUSSELL & DOERR	Unsecured	112.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Unsecured	NA	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	NA	866.67	0.00	0.00
RYDER TRUCK RENTAL	Unsecured	13,024.00	NA	NA	0.00	0.00
SANTANDER BANK NA	Unsecured	NA	0.00	107,195.53	0.00	0.00
SANTANDER BANK NA	Secured	0.00	0.00	1,150.00	0.00	0.00
SANTANDER BANK NA	Secured	NA	0.00	3,595.00	0.00	0.00
SANTANDER BANK NA	Secured	44,000.00	0.00	110,364.19	0.00	0.00
SANTANDER BANK NA	Secured	87,679.00	0.00	50,000.00	0.00	0.00
SANTANDER BANK NA	Secured	NA	0.00	770.00	0.00	0.00
SARATOGA COUNTY TREASURER	Secured	NA	0.00	16,266.77	0.00	0.00
SPECIALIZED LOAN SERVICING, LLC	Secured	17,000.00	0.00	28,893.24	0.00	0.00
TOWN OF HALFMOON	Secured	4,000.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEM	Unsecured	1,982.00	NA	NA	0.00	0.00
TROY CITY HALL	Secured	NA	0.00	2,458.27	0.00	0.00
TROY CITY HALL	Secured	NA	0.00	0.00	0.00	0.00
TROY CITY HALL	Secured	NA	0.00	524.50	0.00	0.00
TROY CITY HALL	Secured	21,000.00	0.00	121.51	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$272,896.50	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$131,651.87	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$404,548.37</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$297,074.24</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,825.31</u>
Disbursements to Creditors	<u>\$0.00</u>

**TOTAL DISBURSEMENTS :** **\$2,825.31**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/21/2018

By: /s/ Andrea E. Celli

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.